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Substitute for form 1449/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet	1	of	3
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Complete if Known

Application Number	09/993,072
Filing Date	11-13-2001
First Named Inventor	Steven Halper
Art Unit	3693
Examiner Name	Kirsten Sachwitz Apple
Attorney Docket Number	97171-00006

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

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Examiner Signature		Date Considered	
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Translacion is attached.

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				Attorney Docket Number	97171-00006

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	3	Emory University School of Law, "Predatory Mortgage Lending Abuses," http://www.law.emory.edu/PI/ALAS/EXHIB.HTM , last visited on 09/27/2001, pp 1-6.	
	4	American Association of Retired Perspons, "Avoid Predatory Lenders," http://www.aarp.org/contacts/money/prelend.html , last visited on 09/27/2001, pp 1-4.	
	5	Federal Trade Commission, "FTC Consumer Alert! Avoiding Home Equity Scams," http://www.ftc.gov/bcp/online/pubs/alerts/eqtyalrt.htm , last visited on 09/27/2001, pp 1-2.	
	6	National Consumer Law Center, "Preventing Foreclosures: Spotting Loan Scams Involving Vulnerable Homeowners," http://www.consumerlaw.org/consumer/foreclose.html , last visited on 09/27/2001, pp 1-5.	
	7	Citibank, "Tell Citibank What Is Predatory Lending?," http://www.tellicitibank.org/predatorylending.htm , last visited on 09/27/2001, pp 1-2.	
	8	Center for Community Change, "Anti-Predatory Lending Bill Set To Be Introduced in Senate; Additional Co-Sponsors Are Being Sought," http://www.communitychange.org/NRP/52101alert.asp , last visited on 09/28/2001, pp 1-2.	
	9	Mortgage Bankers Association, "Tackling Predatory Lending: Regulation and Education," Cleveland State University, Cleveland, Ohio, 03/23/2001; http://www.mbaa.org/resources/prelend/2001/0323.html , last visited on 10/12/2001, pp 1-4.	
	10	California Reinvestment Committee, "Press Releases," http://www.calreinvest.org/PredatoryLending/HOEPAFactSheet.html , 02/07/2001, last visited on 10/12/2001, pp 1-4.	
	11	HSH, "Understanding Private Mortgage Insurance," http://www.hsh.com/pamphlets/mgicpmi.html , last visited on 10/24/2001, pp 1-2.	
	12	HSH, "How Mortgage Insurance Works," http://www.hsh.com/pamphlets/mgicmi101.html , last visited on 10/24/2001, pp 1-2.	

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Sheet 3 of 3

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	13	Loanpage, "Private Mortgage Insurance," http://www.loanpage.com/morpml.htm , last visited on 10/24/2001, pp 1-2.	
	14	"Automated Property Valuation Sample Report," http://www.factualdata.com/prod_serv/EZvalue.htm , 11/30/2001, pp 1-3.	
	15	DataQuick, "News & Updates: DataQuick to Offer All-New Freddie Mac Automated Valuation Model," http://www.dataquick.com/articleitem.asp?industry=3&item=20 , last visited on 11/30/2001, pp 1-2.	
	16	Case Shiller Weiss, "Press Releases," http://www.cswv.com/news/press , last visited on 11/30/2001, pp 1-2.	
	17	Case Shiller Weiss, "Products," http://www.cswv.com/products/ , last visited on 11/30/2001, pp 1-2.	
	18	Case Shiller Weiss, "CASA," http://www.cswv.com/products/casa/ , last visited on 11/30/2001, pp 1-2.	
	19	Case Shiller Weiss, "Sample CASA Report," http://www.cswv.com/products/casa/sample.html , last visited on 11/30/2001, pp 1-2.	
	20	Case Shiller Weiss, "CASA Report Elements and Features," http://www.cswv.com/products/casa/personal.html , last visited on 11/30/2001, pp 1-3.	

Examiner Signature	/Kirsten Apple/ (01/07/2010)	Date Considered	01/07/2010
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